



5           said creation computer is programmed to transmit  
6   said product to said merchant computer with said digital  
7   advertisements.

1           4. A network-based sales system in accordance with  
2   claim 2, wherein:

3           at least one of said product fulfillment items  
4   comprises a hard good identifier; and

5           said creation computer is programmed to transmit  
6   said hard good identifier to said merchant computer with  
7   said digital advertisements.

1           5. A method of operating a merchant computer in a  
2   network-based sales system comprising a merchant database  
3   that comprises a plurality of digital advertisements and a  
4   plurality of respective product fulfillment items, at least  
5   one creation computer for creating said merchant database,  
6   and at least one merchant computer for causing said digital  
7   advertisements to be transmitted to a user and for causing  
8   advertised products to be transmitted to said user, said  
9   creation computer and said merchant computer being  
10   interconnected by a computer network, said method comprising  
11   the steps of:

12           receiving, at said merchant computer, said digital  
13   advertisements and said product fulfillment items, said  
14   digital advertisements and said product fulfillment items  
15   having been transmitted to said merchant computer by said  
16   creation computer, said merchant database comprising said  
17   digital advertisements and said product fulfillment items  
18   having been created by said creation computer;

19           receiving a request for a digital advertisement from  
20   a user;

21 causing said digital advertisement to be sent to  
22 said user;  
23 receiving from said user an access message  
24 identifying an advertised product; and  
25 causing said product to be sent to said user in  
26 accordance with a product fulfillment item corresponding to  
27 said product.

1 6. A hypertext statement system, comprising:  
2 a client computer for operation by a client user;  
3 and  
4 one or more server computers for operation by a  
5 server user;  
6 said client computer and said server computers being  
7 interconnected by a computer network;  
8 at least one of said server computers being  
9 programmed to record purchase transaction records in a  
10 database, each of said purchase transaction records  
11 comprising a product description, and to transmit a  
12 statement document comprising said purchase transaction  
13 records to said client computer;  
14 said client computer being programmed to display  
15 said product descriptions, to receive a request from said  
16 client user to display a product corresponding to a product  
17 description displayed by said client computer, and to cause  
18 a product hypertext link derived from a purchase transaction  
19 record to be activated;  
20 at least one of said server computers being  
21 programmed to respond to activation of said product  
22 hypertext link by causing said product to be sent to said  
23 client computer.

1        7. A hypertext statement system in accordance with  
2 claim 6, wherein:

3        said client computer is programmed to receive a  
4 request from said client user to display transaction details  
5 corresponding to a product description displayed by said  
6 client computer and to cause a transaction detail hypertext  
7 link corresponding to said product description to be  
8 activated; and

9        said server computer is programmed to respond to  
10 activation of said transaction detail hypertext link by  
11 transmitting said transaction details to said client  
12 computer as a transaction detail document.

1        8. A hypertext statement system in accordance with  
2 claim 7, wherein:

3        said transaction detail document further comprises a  
4 customer service form hypertext link;

5        said client computer is programmed to receive a  
6 request from said client user to display a customer service  
7 form and to cause said customer service form hypertext link  
8 to be activated; and

9        said server computer is programmed to respond to  
10 activation of said customer service form hypertext link by  
11 transmitting said customer service form to said client  
12 computer.

1        9. A hypertext statement system in accordance with  
2 claim 6, wherein:

3        said statement document further comprises a customer  
4 service form hypertext link;

5        said client computer is programmed to receive a  
6 request from said client user to display a customer service

7 form and to cause said customer service form hypertext link  
8 to be activated; and  
9 said server computer is programmed to respond to  
10 activation of said customer service form hypertext link by  
11 transmitting said customer service form to said client  
12 computer.

1 10. A method of operating a server computer in a  
2 hypertext statement system comprising a client computer for  
3 operation by a client user, and one or more server computers  
4 for operation by a server user, said client computer and  
5 said server computers being interconnected by a computer  
6 network, said method comprising the steps of:  
7 recording, at one of said server computers, purchase  
8 transaction records in a database, each of said purchase  
9 transaction records comprising a product description; and  
10 transmitting a statement document comprising said  
11 purchase transaction records to said client computer;  
12 said client computer being programmed to display  
13 said product descriptions, to receive a request from said  
14 client user to display a product corresponding to a product  
15 description displayed by said client computer, and to cause  
16 a product hypertext link derived from a purchase transaction  
17 record to be activated;  
18 at least one of said server computers being  
19 programmed to respond to activation of said product  
20 hypertext link by causing said product to be sent to said  
21 client computer.

1 11. A network payment system, comprising:  
2 at least one buyer computer for operation by a user  
3 desiring to buy a product; and

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4 at least one payment computer for processing payment  
5 messages from said buyer computer;

6 said buyer computer and said payment computer being  
7 interconnected by a computer network;

8 said buyer computer being programmed to cause a  
9 payment message to be sent to said payment computer, said  
10 payment message comprising a product identifier identifying  
11 said product that said user desires to buy;

12 said payment computer being programmed to receive  
13 said payment message, to cause an access message to be  
14 created to enable said user to access said product, and to  
15 record a purchase transaction record in said settlement  
16 database;

17 said buyer computer being programmed to cause a  
18 request for purchase transaction records to be sent to said  
19 payment computer; and

20 said payment computer being programmed to receive  
21 said request for purchase transaction records and to cause a  
22 document derived from said purchase transaction records to  
23 be sent to said buyer computer.

1 12. A method of operating a payment computer in a  
2 network payment system comprising at least one buyer  
3 computer for operation by a user desiring to buy a product,  
4 and at least one payment computer for processing payment  
5 messages from said buyer computer, said method comprising  
6 the steps of:

7 receiving, at said payment computer, a payment  
8 message that said buyer computer has caused to be sent to  
9 said payment computer, said payment message comprising a  
10 product identifier identifying said product that said user  
11 desires to buy;

12 causing an access message to be created to enable  
13 said user to access said product;  
14 recording a purchase transaction record in said  
15 settlement database;  
16 receiving a request for purchase transaction records  
17 that said buyer computer has caused to be sent to said  
18 payment computer; and  
19 causing a document derived from said purchase  
20 transaction records to be sent to said buyer computer.

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